

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: James I. Mahaney et al.  
Serial No.: 10/774,058  
Filed: February 6, 2004  
Examiner: Samica L. Norman  
Art Unit: 3692  
Confirmation No.: 4821  
Title: METHOD FOR MAXIMIZING RETIREMENT INCOME  
USING FINANCIAL BRIDGE PRODUCTS AND  
DEFERRED SOCIAL SECURITY INCOME

Mail Stop Amendment  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**RESPONSE TO RESTRICTION AND/OR ELECTION REQUIREMENT**

Applicants acknowledge receipt of the Office Action mailed July 18, 2007, which sets forth an election of species requirement. In response to the election of species requirement, Applicants elect Species C, represented by Figures 6A-C. This election is made without traverse. Applicants believe that Claims 1-13, 19-28, and 36-39 read on this species.